

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1993

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HOUSE BILL 873
Committee Substitute Favorable 5/7/93

Short Title: Chiropractor Insurance Equality Act.

(Public)

Sponsors:

Referred to:

April 12, 1993

1 A BILL TO BE ENTITLED
2 AN ACT TO FULFILL THE INTENT OF THE INSURANCE EQUALITY STATUTE
3 BY CORRECTING OMISSIONS IN THAT STATUTE.

4 The General Assembly of North Carolina enacts:

5 Section 1. G.S. 58-50-30 reads as rewritten:

6 "**§ 58-50-30. Discrimination forbidden; right to choose services of optometrist,
7 podiatrist, dentist or chiropractor.**

8 Discrimination between individuals of the same class in the amount of premiums or
9 rates charged for any policy of insurance covered by Articles 50 through 55 of this
10 Chapter, or in the benefits payable thereon, or in any of the terms or conditions of such
11 policy, or in any other manner whatsoever, is prohibited.

12 Whenever any policy of insurance governed by Articles 1 through 64 of this Chapter
13 provides for payment of or reimbursement for any service rendered in connection with a
14 condition or complaint which is within the scope of practice of a duly licensed
15 optometrist, or duly licensed podiatrist, or a duly licensed dentist, or a duly licensed
16 chiropractor, chiropractic physician, or duly licensed practicing psychologist, the insured
17 or other persons entitled to benefits under such policy shall be entitled to payment of or
18 reimbursement for such services, whether such services be performed by a duly licensed
19 physician or a duly licensed optometrist, or a duly licensed podiatrist, or a duly licensed
20 ~~dentist~~ dentist, or a duly licensed ~~chiropractor, chiropractic physician,~~ or a duly licensed
21 practicing psychologist, notwithstanding any provision contained in such policy.
22 Whenever any policy of insurance governed by Articles 1 through 64 of this Chapter
23 provides for certification of disability which is within the scope of practice of a duly

1 licensed physician, or a duly licensed optometrist, or a duly licensed podiatrist, or a duly
2 licensed dentist, or a duly licensed ~~chiropractor~~, chiropractic physician, or a duly
3 licensed practicing psychologist, the insured or other persons entitled to benefits under
4 such policy shall be entitled to payment of or reimbursement for such disability whether
5 such disability be certified by a duly licensed physician, or a duly licensed optometrist,
6 or a duly licensed podiatrist, or a duly licensed dentist, or a duly licensed ~~chiropractor~~,
7 chiropractic physician, or a duly licensed practicing psychologist, notwithstanding any
8 provisions contained in such policy. The policyholder, insured, or beneficiary shall
9 have the right to choose the provider of such services notwithstanding any provision to
10 the contrary in any other statute.

11 Whenever any policy of insurance provides coverage for medically necessary
12 treatment, the insurer shall not impose any limitation on treatment or levels of coverage
13 if performed by a duly licensed chiropractic physician acting within the scope of his
14 practice as defined in G.S. 90-151 unless a comparable limitation is imposed on any
15 medically necessary treatment if performed or authorized by any other duly licensed
16 physician.

17 For the purposes of this section, a 'duly licensed practicing psychologist' shall be
18 defined to only include a psychologist who is duly licensed or certified in the State of
19 North Carolina and has a doctorate degree in psychology and at least two years clinical
20 experience in a recognized health setting, or has met the standards of the National
21 Register of Health Providers in Psychology."

22 Sec. 2. This act is effective upon ratification.